

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Malissa Wilcher

Debtor(s)

Case No. 16 B 00872

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/12/2016.
- 2) The plan was confirmed on 05/19/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/16/2016, 11/17/2016, 08/17/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/14/2016, 01/11/2018.
- 5) The case was Dismissed on 03/01/2018.
- 6) Number of months from filing to last payment: 22.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,808.65
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$16,808.65**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,055.97
Court Costs	\$0.00
Trustee Expenses & Compensation	\$715.60
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$1,771.57**

Attorney fees paid and disclosed by debtor: \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA Checkmate LLC	Unsecured	1,500.00	1,670.59	1,670.59	0.00	0.00
AmeriCash Loans LLC	Unsecured	0.00	2,006.76	2,006.76	0.00	0.00
ATG Credit LLC	Unsecured	289.00	NA	NA	0.00	0.00
Brother Loan & Finance	Unsecured	1,500.00	1,790.40	1,790.40	0.00	0.00
City of Chicago Department of Revenue	Unsecured	2,000.00	3,534.10	3,534.10	0.00	0.00
CMRE. 877-572-7555	Unsecured	191.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	800.00	1,702.78	1,702.78	0.00	0.00
Community Credit Line	Unsecured	800.00	NA	NA	0.00	0.00
CreditBox.com LLC	Unsecured	3,500.00	4,581.51	4,581.51	0.00	0.00
Department Of Education	Unsecured	0.00	11,892.02	11,892.02	0.00	0.00
E-Finance	Unsecured	800.00	NA	NA	0.00	0.00
Ford Motor Credit Corporation	Secured	23,942.81	23,942.81	23,942.81	8,072.24	1,971.29
GFC Lending LLC	Secured	13,828.00	13,954.13	13,828.00	4,015.34	978.21
GFC Lending LLC	Unsecured	NA	126.13	126.13	0.00	0.00
Illinois Collection Service	Unsecured	322.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	320.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	6,000.00	8,368.55	8,368.55	0.00	0.00
Internal Revenue Service	Unsecured	0.00	28,990.11	28,990.11	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	498.00	NA	NA	0.00	0.00
PEOPLES ENGY	Unsecured	2,054.00	NA	NA	0.00	0.00
Porania LLC	Unsecured	0.00	395.00	395.00	0.00	0.00
Prime Credit Line	Unsecured	800.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	0.00	8,192.58	8,192.58	0.00	0.00
Village of Bellwood	Unsecured	1,200.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$37,770.81	\$12,087.58	\$2,949.50
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$37,770.81</b>	<b>\$12,087.58</b>	<b>\$2,949.50</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,368.55	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$8,368.55</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$64,881.98</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$1,771.57</u>	
Disbursements to Creditors	<u>\$15,037.08</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$16,808.65</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/29/2018

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.